

Information to identify the case:

Debtor 1	Joseph Cuervo	Social Security number or ITIN	xxx-xx-8685
	First Name Middle Name Last Name	EIN	--- -
Debtor 2	Mary E. Cuervo	Social Security number or ITIN	xxx-xx-4949
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--- -
United States Bankruptcy Court		Date case filed in chapter	13 2/9/17
WESTERN DISTRICT OF PENNSYLVANIA		Date case converted to chapter	11 3/27/17
Case number: 17-20492-GLT			

Official Form 309E (For Individuals or Joint Debtors)

Notice of Chapter 11 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph Cuervo	Mary E. Cuervo
2. All other names used in the last 8 years		
3. Address	8000 Sherwood Drive Presto, PA 15142	8000 Sherwood Drive Presto, PA 15142
4. Debtor's attorney Name and address	Gary William Short 212 Windgap Road Pittsburgh, PA 15237	Contact phone 412-765-0100
5. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 5/17/17

The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

Photo ID/Delays:For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.

For more information, see page 2 >

6. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 23, 2017 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Liberty Center, 7th Floor, Room 725, 1001 Liberty Avenue, Pittsburgh, PA 15222
Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting		
7. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). 	First date set for hearing on confirmation of plan. The court will send you a notice of that date later. Filing deadline for dischargeability complaints: 8/22/17
Deadline for filing proof of claim:		9/21/17 For a governmental unit: 8/8/17
A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.		
Your claim will be allowed in the amount scheduled unless:		
<ul style="list-style-type: none"> • your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>; • you file a proof of claim in a different amount; or • you receive another notice. 		
If your claim is not scheduled or if your claim is designated as <i>disputed</i> , <i>contingent</i> , or <i>unliquidated</i> , you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.		
You may review the schedules at the bankruptcy clerk's office or online at www.pacer.gov .		
Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions:		Filing Deadline:
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		30 days after the <i>conclusion</i> of the meeting of creditors
8. Creditors with a foreign address	If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
9. Filing a Chapter 11 bankruptcy case	Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.	
10. Discharge of debts	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.	
11. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Joseph Cuervo
 Mary E. Cuervo
 Debtors

Case No. 17-20492-GLT
 Chapter 11

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 309E

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 Total Noticed: 31

Date Rcvd: May 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2017.

db/jdb	+Joseph Cuervo, Mary E. Cuervo, 8000 Sherwood Drive, Presto, PA 15142-1078
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+Larry E. Wahlquist, U.S. Trustee Program/Dept. of Justice, 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
aty	+Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
aty	+S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14362345	+American Water, POB 371412, Pittsburgh, PA 15250-7412
14362350	+Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
14362351	+Citibank/Sunoco, Citicorp Credit Card/Centralized Bankrup, Po Box 790040, St Louis, MO 63179-0040
14362352	+Citicards Chna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
14362355	+Duquense Light Company, POB 67, Pittsburgh, PA 15267-0001
14405584	+JP Morgan Chase Bank, National Association, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203-4774
14362357	+Land Rover Financial Group, c/o Chase, POB 78420, Phoenix, AZ 85062-8420
14362358	+Mariner Finance, LLC, 8211 Town Center Dr, Baltimore, MD 21236-5904
14362360	+PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14375896	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14362359	+Peoples Gas Company, POB 644760, Pittsburgh, PA 15264-4760
14362361	+Verizon, POB 4002, Acworth, GA 30101-9003
14362362	+Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: garyshortlegal@gmail.com May 18 2017 01:01:19 Gary William Short, 212 Windgap Road, Pittsburgh, PA 15237
smg	EDI: IRS.COM May 18 2017 00:43:00 Internal Revenue Service, Special Procedures Division, P.O. Box 628, Bankruptcy Section, Pittsburgh, PA 15230
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 18 2017 01:01:51 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov May 18 2017 01:02:10 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
14362346	+EDI: BANKAMER.COM May 18 2017 00:43:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14362347	+EDI: CAPITALONE.COM May 18 2017 00:43:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14362348	+EDI: CAUT.COM May 18 2017 00:43:00 Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071
14362349	+EDI: CHASE.COM May 18 2017 00:43:00 Chase Card Services, Correspondence Dept, Po Box 15278, Wilmington, DE 19850-5278
14369624	+E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 18 2017 01:01:51 Commonwealth of Pennsylvania, Department of Revenue, POB 280946, Harrisburg, PA 17128-0946
14377396	EDI: DISCOVER.COM May 18 2017 00:43:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14362353	+EDI: DISCOVER.COM May 18 2017 00:43:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14362354	+EDI: DISCOVERPL May 18 2017 00:43:00 Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
14362354	+E-mail/Text: dplbk@discover.com May 18 2017 01:02:31 Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Duquesne Light Company
cr	The Bank of New York Mellon, f/k/a The Bank of New
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14362356*	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dkam
Form ID: 309E

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Total Noticed: 31

Date Rcvd: May 17, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2017 at the address(es) listed below:

Gary William Short on behalf of Debtor Joseph Cuervo garyshortlegal@gmail.com,
gwshort@verizon.net
Gary William Short on behalf of Joint Debtor Mary E. Cuervo garyshortlegal@gmail.com,
gwshort@verizon.net
James Warmbrodt on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, as Trustee for Structured Asset Mortgage Investments II Trust 2006-AR8, Mortgage Pass-Through Certificates, Series 2006-AR8 bkgroup@kmlawgroup.com
Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee
larry.e.wahlquist@usdoj.gov
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7